

TABLE  
[In dollar amounts]

1	2	3	4	5	6	7
Years of service	Final average compensation	Benefit under plan formula (Column 2 × 0.9 × years of service/30)	Final pay	Employer-provided projected primary insurance amount under social security attributable to service for employer	Benefit if final pay reduction is applied in full (Column 4 — Column 5)	Benefit to which A is entitled (smaller of Column 6 or Column 3, but not less than Column 7 for prior year)
25 .....	\$15,000	\$11,250	\$15,400	\$4,000	\$11,400	\$11,250
26 .....	14,500	11,310	15,400	4,200	11,200	11,250
27 .....	15,500	12,555	15,800	4,400	11,400	11,400
28 .....	15,500	13,020	16,000	4,500	11,500	11,500
29 .....	15,000	13,050	16,000	4,800	11,200	11,500
30 .....	14,500	13,050	16,000	5,000	11,000	11,500

(f) *Certain benefits not taken into account.* In determining whether a plan satisfies section 401(a)(4) and this section, other benefits created under state or federal law (e.g., worker's compensation benefits or black lung benefits) may not be taken into account.

(g) *More than one plan treated as single plan.* [Reserved]

(h) *Effective date—(1) In general.* Except as provided in paragraph (h)(2) of this section, this section is effective for plan years beginning on or after January 1, 1994.

(2) *Plans of tax-exempt organizations.* In the case of plans maintained by organizations exempt from income taxation under section 501(a), including plans subject to section 403(b)(12)(A)(i) (nonelective plans), this section is effective for plan years beginning on or after January 1, 1996.

(3) *Compliance during transition period.* For plan years beginning before the effective date of these regulations, as set forth in paragraphs (h)(1) and (h)(2) of this section, and on or after the first day of the first plan year to which the amendments made to section 401(a)(5) by section 1111(b) of the Tax Reform Act of 1986 (TRA '86) apply, a plan must be operated in accordance with a reasonable, good faith interpretation of section 401(a)(5), taking into account pre-existing guidance and the amendments made by TRA '86 to related provisions of the Code. Whether a plan is operated in accordance with a reasonable, good faith interpretation of section 401(a)(5) will generally be deter-

mined based on all of the relevant facts and circumstances, including the extent to which an employer has resolved unclear issues in its favor. A plan will be deemed to be operated in accordance with a reasonable, good faith interpretation of section 401(a)(5) if it is operated in accordance with the terms of this section.

[T.D. 8359, 56 FR 47614, Sept. 19, 1991; 57 FR 10817, 10818, 10951, Mar. 31, 1992, as amended by T.D. 8486, 58 FR 46830, Sept. 3, 1993]

#### § 1.401(a)(9)-0 Required minimum distributions; table of contents.

This table of contents lists the regulations relating to required minimum distributions under section 401(a)(9) of the Internal Revenue Code as follows:

- § 1.401(a)(9)-0 Required minimum distributions; table of contents.
- § 1.401(a)(9)-1 Minimum distribution requirement in general.
- § 1.401(a)(9)-2 Distributions commencing during an employee's lifetime.
- § 1.401(a)(9)-3 Death before required beginning date.
- § 1.401(a)(9)-4 Determination of the designated beneficiary.
- § 1.401(a)(9)-5 Required minimum distributions from defined contribution plans.
- § 1.401(a)(9)-6T Required minimum distributions for defined benefit plans and annuity contracts (temporary).
- § 1.401(a)(9)-7 Rollovers and transfers.
- § 1.401(a)(9)-8 Special rules.
- § 1.401(a)(9)-9 Life expectancy and distribution period tables.

[T.D. 8987, 67 FR 18994, Apr. 17, 2002]